Certificate Number: 06501-NE-DE-019684293

Bankruptcy Case Number: 12-42382



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on November 19, 2012, at 8:41 o'clock AM CST, Nina Sobchuk completed a course on personal financial management given by internet by Arbor Investments LTD., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Nebraska.

Date: November 19, 2012 By: /s/Travis Rousseau

Name: Travis Rousseau

Title: Program Manager